

## **ABSTRACT**

**[0055]** Improved systems and methods for soliciting, acquiring and managing information associated with both buyers and sellers in a purchasing transaction. The system includes the computer hardware infrastructure necessary to allow specific input and management access to databases maintained by or through sellers of products and services, by the individual participants/purchasers of the products and services. The improved systems and methods permit paperless enrollment and information management into individual purchasing transactions and group purchasing transactions. The improved methods allow noncomputer literate individuals to readily understand, access and accurately manage information about themselves in association with an individual purchase transaction or an association with group purchasing transactions. The present invention finds particular application in such fields as employee benefit enrollment plans, group insurance plans and other types of goods and services purchasing transactions where significant amounts of information regarding the buyer might be required.